

**Metropolitan
Commercial Bank.**



The Entrepreneurial Bank

BUSINESS ACCOUNT CHECKLIST

New Existing

Account Name: *Tether Holdings Limited*

Account Number: XXXXXXXXXX

CIP Review

- Completed Account Application
- Resolution
- Certification of Beneficial Owner
- Certificate of Incorporation or Corporate Documentation
- Operating Agreement/Bylaws
- Tax Identification (IRS Letter, if needed)
- DOS Verification for NY Entities / Certificate of Good Standing for foreign entities
- Unexpired Valid Identification (Refer to CIP Policy)
- Proof of Address (If Needed)
- OFAC/ChexSystems (Screen Entity, Authorized Signers, and individuals listed on COB form - if approved we will have to add entities as well)
- Site Visit Form
- Scanned Package (Review Application for Completeness within 7 days)
- Google Search (Subject and scam, fraud, money laundering, lien, suit, investigation, crime, additionally find website if one exists, verify that address exists)

Cleartouch Review

- Review Cleartouch Data to Match Account Application
- Verify Name and Address with ID
- Input NAICS Code

Products & Services

- Business Debit Card
- Business Online Banking
- Mobile Banking
- E-Statement
- Remote Capture Deposit
- Sweep Account (Overdraft Protection)
- Deluxe Check Order

On-Boarding

- Disclosures
- Welcome Letter
- Online Banking/Wire Token Set Up

Client referred by: *David D'Amico*

Opened on System by: *Theo Deen M.A.*

MSM/ABM review/certification of completion of File

(Signature/Date) 5/17

2/27/17

Han D. Nichols

Metropolitan Commercial Bank
99 Park Avenue
New York, NY 10016 212 365-6700
facsimile 212 365-6710
www.metropolitanbankny.com



December 20, 2017

Tether Holdings LTD
Jayla Place Wickhams Cay 1
Road Town
Tortola, British Virgin Islands

Dear Mr. Potter,

Welcome to Metropolitan Commercial Bank! Thank you for establishing an account with us. We look forward to building a lasting relationship that will help provide solutions for all your banking needs.

As a valued Metropolitan Commercial Bank client, you can take advantage of a full range of products and services designed to meet your banking needs. We invite you to explore our website at www.metropolitanbankny.com. We encourage you to enroll in online banking which includes features such as viewing your account history, FREE bill pay and much more.

In addition, you can sign up for our convenient 24-Hour Telephone Banking Service.

Tired of paying for ATM fees? At Metropolitan Commercial Bank, you will never pay an ATM fee. Not only do we not charge you a fee; we will also reimburse any fees charged by a foreign ATM.

We are committed to understanding your needs and delivering our service with a personal touch. If you have any questions, or if I can provide any assistance to you in the near future, please do not hesitate to call me at [REDACTED].

Sincerely,

A handwritten signature in black ink, appearing to read "DDA".

David D'Amico
Vice President
Relationship Manager
[REDACTED]@MetropolitanBankNY.com
99 Park Avenue
New York, NY 10016



Business Site Visit Form

Date of Site Visit: 12/19/2017

Account Number: [REDACTED]

Name of Business: Tether Holdings Limited

JALYLA PLACE
WICHAMS CAY1 ROAD TOWN
TORTOLA
BRITISH VIRGIN ISLANDS

Business Address: [REDACTED]

Company Representative

Visited (must be one of the Phil Potter
owners/signors):

Company's Line of Business: Crypto Utility Token

Site Visit

Yes No

1. Site visit address matches business address on application
If no, please explain: _____

Yes No

2. Business phone working and verified
3. At-home business

Yes No
 Yes No

If yes, date address verification was completed: _____

4. Business owner present?
5. Business open/employees working
6. Visible business signs outside/inside consistent with business name?

Yes No
 Yes No
 Yes No

If no, please explain: _____

7. Business in commercial/office location

Yes No

Loan Related Accounts

I, _____ (Lender) certify that a site visit has been done for this customer/account
in relation to a lending relationship.

X _____ (Lender's signature)

Comments: (Please use separate sheet if necessary)

Approved by Legal

Print Name: _____ Title: _____

Signature: _____ Date of Report: _____

**Metropolitan
Commercial Bank.**



The Entrepreneurial Bank

BUSINESS ACCOUNT CHECKLIST

New Existing

Account Name: IFinex Inc

Account Number: [REDACTED]

CIP Review

- Completed Account Application
- Resolution
- Certification of Beneficial Owner
- Certificate of Incorporation or Corporate Documentation
- Operating Agreement/Bylaws
- Tax Identification (IRS Letter, if needed)
- DOS Verification for NY Entities / Certificate of Good Standing for foreign entities
- Unexpired Valid Identification (Refer to CIP Policy)
- Proof of Address (If Needed)
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Cleartouch Review

- Review Cleartouch Data to Match Account Application
- Verify Name and Address with ID
- Input NAICS Code

Products & Services

- Business Debit Card
- Business Online Banking
- Mobile Banking
- E-Statement
- Remote Capture Deposit
- Sweep Account (Overdraft Protection)
- Deluxe Check Order

On-Boarding

- Disclosures
- Welcome Letter
- Online Banking/Wire Token Set Up

Client referred by: David D'Amico

Opened on System by: David J Amico

MSM/ABM review/certification of completion of File

(Signature/Date) 5/17

12/27/17

Metropolitan Commercial Bank
99 Park Avenue
New York, NY 10016 212 365-6700
facsimile 212 365-6710
www.metropolitanbankny.com



November 28, 2017

copy

IFinex Inc.
Jayla Place Wickhams Cay 1
Road Town
Tortola, British Virgin Islands

Dear Mr. Potter,

Welcome to Metropolitan Commercial Bank! Thank you for establishing an account with us. We look forward to building a lasting relationship that will help provide solutions for all your banking needs.

As a valued Metropolitan Commercial Bank client, you can take advantage of a full range of products and services designed to meet your banking needs. We invite you to explore our website at www.metropolitanbankny.com. We encourage you to enroll in online banking which includes features such as viewing your account history, FREE bill pay and much more.

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Sincerely,

A handwritten signature in black ink, appearing to read "DD".

David D'Amico
Vice President
Relationship Manager
[REDACTED]@MetropolitanBankNY.com
99 Park Avenue
New York, NY 10016



Business Site Visit Form

Date of Site Visit: 11/28/17

Account Number: [REDACTED]

Name of Business: iFinex INC

JALYLA PLACE
WICHAMS CAYI ROAD TOWN
TORTOLA
BRITISH VIRGIN ISLANDS

Business Address:

**Metropolitan
Commercial Bank.**



The Entrepreneurial Bank

BUSINESS ACCOUNT CHECKLIST

New Existing

Account Name: DisFinex Inc.

Account Number: [REDACTED]

CIP Review

- Completed Account Application
- Resolution
- Certification of Beneficial Owner
- Certificate of Incorporation or Corporate Documentation
- Operating Agreement/Bylaws
- Tax Identification (IRS Letter, if needed)
- DOS Verification for NY Entities / Certificate of Good Standing for foreign entities
- Unexpired Valid Identification (Refer to CIP Policy)
- Proof of Address (If Needed)
- OFAC/ChexSystems (Screen Entity, Authorized Signers, and individuals listed on COB form - if approved we will have to add entities as well)
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Cleartouch Review

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- Verify Name and Address with ID
- Input NAICS Code

Products & Services

- Business Debit Card
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- Mobile Banking
- E-Statement
- Remote Capture Deposit
- Sweep Account (Overdraft Protection)
- Deluxe Check Order

On-Boarding

- Disclosures
- Welcome Letter
- Online Banking/Wire Token Set Up

Client referred by: David D'Amico

Opened on System by: David D'Amico

MSM/ABM review/certification of completion of File
(Signature/Date) 5/17

[Handwritten signature]

12/28/17

Metropolitan Commercial Bank
99 Park Avenue
New York, NY 10016 212 365 6700
facsimile 212 365-6710
www.metropolitanbankny.com



November 28, 2017

Digfinex Inc
Jayla Place Wickhams Cay 1
Road Town
Tortola, British Virgin Islands

Dear Mr. Potter,



Welcome to Metropolitan Commercial Bank! Thank you for establishing an account with us. We look forward to building a lasting relationship that will help provide solutions for all your banking needs.

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Sincerely,

A handwritten signature in black ink, appearing to read "David D'Amico".

David D'Amico
Vice President
Relationship Manager
[REDACTED]@MetropolitanBankNY.com
99 Park Avenue
New York, NY 10016



Business Site Visit Form

Date of Site Visit: 11/28/17

Account Number: [REDACTED]

Name of Business: Digfinex INC

JALYA PLACE
WICHAMS CAY1 ROAD TOWN
TORTOLA
BRITISH VIRGIN ISLANDS

Business Address: [REDACTED]

Business Phone: 917-[REDACTED]
Company Representative
Visited (must be one of the Phil Potter
owners/signors):
Company's Line of Business:

Investment Holding company

Site Visit
 Yes No

1. Site visit address matches business address on application
If no, please explain: _____

 Yes No

2. Business phone working and verified
3. At-home business

 Yes No
 Yes No

If yes, date address verification was completed: _____

4. Business owner present?
5. Business open/employees working
6. Visible business signs outside/inside consistent with business name?

 Yes No
 Yes No
 Yes No

If no, please explain: _____

7. Business in commercial/office location

 Yes No
Loan Related Accounts

I, _____ (Lender) certify that a site visit has been done for this customer/account
in relation to a lending relationship.

X

(Lender's signature)

Comments: (Please use separate sheet if necessary) Acct run by phil potter

Approved by Legal

[REDACTED] NY NY 10025

Print Name:

David D'Amico Title: RM

Signature:

M. D'Amico Date of Report: 11/28/17